

UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF ILLINOIS  
EASTERN DIVISION

In re:	§	
	§	
Christoper Arens	§	Case No. 15-11790
Rosemarie Arens	§	
	§	
Debtors	§	

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NOTICE OF TRUSTEE'S FINAL REPORT AND  
APPLICATIONS FOR COMPENSATION  
AND DEADLINE TO OBJECT (NFR)

Pursuant to Fed. R. Bankr. P. 2002(a)(6) and 2002(f)(8), please take notice that Zane L. Zielinski, trustee of the above styled estate, has filed a Final Report and the trustee and the trustee's professionals have filed final fee applications, which are summarized in the attached Summary of Trustee's Final Report and Applications for Compensation.

The complete Final Report and all applications for compensation are available for inspection at the Office of the Clerk, at the following address:

219 S. Dearborn Street  
Chicago, IL 60604

Any person wishing to object to any fee application that has not already been approved or to the Final Report, must file a written objection within 21 days from the mailing of this notice, serve a copy of the objections upon the trustee, any party whose application is being challenged and the United States Trustee. A hearing on the fee applications and any objection to the Final Report will be held at 12:00 AM on 04/08/2016 in Courtroom ,

Second Floor  
Joliet City Hall Building  
150 West Jefferson Street  
Joliet, IL 60432

If no objections are filed, upon entry of an order on the fee applications, the trustee may pay dividends pursuant to FRBP 3009 without further order of the Court.

Date Mailed: 03/16/2016

By: /s/ Zane L. Zielinski  
Chapter 7 Trustee

*Zane L. Zielinski  
6336 N. Cicero Avenue  
Suite 201  
Chicago, Illinois 60646*

UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF ILLINOIS  
EASTERN DIVISION

In re: §  
§  
Christoper Arens § Case No. 15-11790  
Rosemarie Arens §  
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Debtors §

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**SUMMARY OF TRUSTEE'S FINAL REPORT  
AND APPLICATIONS FOR COMPENSATION**

The Final Report shows receipts of	\$	9,000.00
and approved disbursements of	\$	1,284.75
leaving a balance on hand of <sup>1</sup>	\$	7,715.25

Claims of secured creditors will be paid as follows:

NONE

Applications for chapter 7 fees and administrative expenses have been filed as follows:

Reason/Applicant	Total Requested	Interim Payment to Date	Proposed Payment
Trustee Fees: Zane L. Zielinski	\$ 1,570.00	\$ 0.00	\$ 1,570.00
Trustee Expenses: Zane L. Zielinski	\$ 297.00	\$ 0.00	\$ 297.00

Total to be paid for chapter 7 administrative expenses \$ 1,867.00

Remaining Balance \$ 5,848.25

Applications for prior chapter fees and administrative expenses have been filed as follows:

NONE

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<sup>1</sup> The balance of funds on hand in the estate may continue to earn interest until disbursed. The interest earned prior to disbursement will be distributed pro rata to creditors within each priority category. The trustee may receive additional compensation not to exceed the maximum compensation set forth under 11 U.S.C. §326(a) on account of the disbursement of the additional interest.

In addition to the expenses of administration listed above as may be allowed by the Court, priority claims totaling \$ 0.00 must be paid in advance of any dividend to general (unsecured) creditors.

Allowed priority claims are:

NONE

The actual distribution to wage claimants included above, if any, will be the proposed payment less applicable withholding taxes (which will be remitted to the appropriate taxing authorities).

Timely claims of general (unsecured) creditors totaling \$ 19,580.10 have been allowed and will be paid *pro rata* only after all allowed administrative and priority claims have been paid in full. The timely allowed general (unsecured) dividend is anticipated to be 29.9 percent, plus interest (if applicable).

Timely allowed general (unsecured) claims are as follows:

Claim No.	Claimant	Allowed Amount of Claim	Interim Payment to Date	Proposed Payment
1	American Infosource Lp As Agent For	\$ 3,191.72	\$ 0.00	\$ 953.31
2	Quantum3 Group Llc As Agent For	\$ 629.06	\$ 0.00	\$ 187.89
3	Discover Bank	\$ 11,712.66	\$ 0.00	\$ 3,498.38
4	Capital One, N.A.	\$ 466.93	\$ 0.00	\$ 139.46
5	American Express Bank, Fsb	\$ 1,682.51	\$ 0.00	\$ 502.54
6	Portfolio Recovery Associates, Llc	\$ 1,897.22	\$ 0.00	\$ 566.67
Total to be paid to timely general unsecured creditors				\$ 5,848.25
Remaining Balance				\$ 0.00

Tardily filed claims of general (unsecured) creditors totaling \$ 0.00 have been allowed and will be paid *pro rata* only after all allowed administrative, priority and timely filed general (unsecured) claims have been paid in full. The tardily filed claim dividend is anticipated to be 0.0 percent, plus interest (if applicable).

Tardily filed general (unsecured) claims are as follows:

NONE

Subordinated unsecured claims for fines, penalties, forfeitures, or damages and claims ordered subordinated by the Court totaling \$ 0.00 have been allowed and will be paid *pro rata* only after all allowed administrative, priority and general (unsecured) claims have been paid in full. The dividend for subordinated unsecured claims is anticipated to be 0.0 percent, plus interest (if applicable).

Subordinated unsecured claims for fines, penalties, forfeitures or damages and claims ordered subordinated by the Court are as follows:

NONE

Prepared By: /s/ Zane L. Zielinski

Chapter 7 Trustee

*Zane L. Zielinski  
6336 N. Cicero Avenue  
Suite 201  
Chicago, Illinois 60646*

**STATEMENT:** This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.

In re:  
Christoper Arens  
Rosemarie Arens  
Debtors

Case No. 15-11790-BWB  
Chapter 7

## CERTIFICATE OF NOTICE

District/off: 0752-1

User: nbatson  
Form ID: pdf006

Page 1 of 2  
Total Noticed: 47

Date Rcvd: Mar 15, 2016

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Mar 17, 2016.

db/jdb Christoper Arens, Rosemarie Arens, 14447 S Heatherwood Dr, Homer Glen, IL 60491-9127  
23127882 ARS National Systems, PO Box 463023, Escondido, CA 92046-3023  
23127881 American Express, PO Box 360001, Fort Lauderdale, FL 33336-0001  
23571466 American Express Bank, FSB, c/o Becket and Lee LLP, POB 3001, Malvern, PA 19355-0701  
23178977 Amex, PO Box 297871, Fort Lauderdale, FL 33329-7871  
23127877 Arens Christoper, 14447 S Heatherwood Dr, Homer Glen, IL 60491-9127  
23127878 Arens Rosemarie, 14447 S Heatherwood Dr, Homer Glen, IL 60491-9127  
23127883 Associated Radiologist, 6801 W 73rd St # 637, Bedford Park, IL 60499-5322  
23178979 ++BANK OF AMERICA, PO BOX 982238, EL PASO TX 79998-2238  
(address filed with court: Bk of Amer, PO Box 982235, El Paso, TX 79998-2235)  
23127885 BMO Harris - Home Equity, PO Box 6201, Carol Stream, IL 60197-6201  
23127884 Bank of America, PO Box 851001, Dallas, TX 75285-1001  
23534376 Capital One, N.A., c/o Becket and Lee LLP, POB 3001, Malvern, PA 19355-0701  
23127886 Charter One, PO Box 42010, Providence, RI 02940-2010  
23127887 Chase Bank, PO Box 15153, Wilmington, DE 19886-5153  
23127888 Chase Home Mortgage, PO Box 78420, Phoenix, AZ 85062-8420  
23127889 Comenity Bank, PO Box 182125, Columbus, OH 43218-2125  
23127890 Creditors Discount and Audit, 415 E Main St, Streator, IL 61364-2927  
23127879 David Hernandez PC, 17566 Windsor Pkwy, Tinley Park, IL 60487-7327  
23127893 Diversified Adjustment Services, 600 Coon Rapids Blvd NW, Coon Rapids, MN 55433-5549  
23178982 Dsnb Macys, 9111 Duke Blvd., Mason, OH 45040-8999  
23127894 Global Credit and Collection Corp, PO Box 101928, Birmingham, AL 35210-6928  
23127895 Kohls, PO Box 3283, Milwaukee, WI 53201-3283  
23127896 Macys, PO Box 183083, Columbus, OH 43218-3083  
23127897 +Meyer and Njus, 200 S 6th St, Minneapolis, MN 55402-4136  
23179039 Mrsi, 2250 E. Devon Ave., Ste. 352, Des Plaines, IL 60018-4521  
23127898 Nationwide Credit, PO Box 26314, Lehigh Valley, PA 18002-6314  
23127899 Nationwide Credit And Collection, PO Box 3219, Oak Brook, IL 60522-3219  
23127901 +Palos Community Hospital, 12251 S 80th Ave, Palos Heights, IL 60463-0930  
23179007 +Parkview Orthopedic Group, 7600 W. College Dr., Palos Heights, IL 60463-1066  
23127902 Plantation Beach, PO Box 402705, Atlanta, GA 30384-2705  
23127903 Primaray Health Associates, 16512 106th Ct, Orland Park, IL 60467-4547  
23127904 Recchia and Company, 257 N Calderwood St # 353, Alcoa, TN 37701-2111  
23127906 Silver Cross Hospital, 7008 Solutions Ctr, Chicago, IL 60677-7000  
23127905 Silver Cross Hospital, PO Box 739, Moline, IL 61266-0739  
23127907 Susan Rife Family Medicine, 10755 163rd Pl, Orland Park, IL 60467-8861  
23127908 Target Card Services, PO Box 660170, Dallas, TX 75266-0170  
23179040 Td Bank USA/Targetcred, PO Box 673, Minneapolis, MN 55440-0673

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

23127880 E-mail/Text: ally@ebn.phinsolutions.com Mar 16 2016 02:09:33 Ally Financial,  
PO Box 9001951, Louisville, KY 40290-1951  
23443345 E-mail/PDF: EBN\_AIS@AMERICANINFOSOURCE.COM Mar 16 2016 02:05:30  
American InfoSource LP as agent for, TD Bank, USA, PO Box 248866,  
Oklahoma City, OK 73124-8866  
23450636 E-mail/Text: mrdiscen@discover.com Mar 16 2016 02:09:34 Discover Bank,  
Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025  
23127892 E-mail/Text: mrdiscen@discover.com Mar 16 2016 02:09:34 Discover Card, PO Box 6103,  
Carol Stream, IL 60197-6103  
23127900 E-mail/Text: egssupportservices@egscorp.com Mar 16 2016 02:11:16 NCO Financial Systems,  
PO Box 17218, Wilmington, DE 19850-7218  
23751159 E-mail/PDF: PRA\_BK2\_CASE\_UPDATE@portfoliorecovery.com Mar 16 2016 02:05:07  
Portfolio Recovery Associates, LLC, successor to SYNCHRONY BANK (WAL-MART), POB 41067,  
Norfolk VA 23541  
23444108 E-mail/Text: bnc-quantum@quantum3group.com Mar 16 2016 02:10:27  
Quantum3 Group LLC as agent for, Comenity Bank, PO Box 788, Kirkland, WA 98083-0788  
23178980 E-mail/Text: creditreconciliation@peoples.com Mar 16 2016 02:11:03 Citizens Bank,  
1000 Lafayette Blvd., Bridgeport, CT 06601-4725  
23127909 E-mail/Text: bnc@ursi.com Mar 16 2016 02:09:39 United Recovery Systems, 5800 N Course Dr,  
Houston, TX 77072-1613  
23127910 E-mail/PDF: gecscedi@recoverycorp.com Mar 16 2016 02:05:02 Wal Mart, PO Box 960024,  
Orlando, FL 32896-0024

TOTAL: 10

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

23127891\* Creditors Discount and Audit Co, 415 E Main St, Streator, IL 61364-2927

TOTALS: 0, \* 1, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Addresses marked '++' were redirected to the recipient's preferred mailing address  
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

District/off: 0752-1

User: nbatson  
Form ID: pdf006

Page 2 of 2  
Total Noticed: 47

Date Rcvd: Mar 15, 2016

\*\*\*\*\* BYPASSED RECIPIENTS (continued) \*\*\*\*\*

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

**Meeting of Creditor Notices only (Official Form 9):** Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Mar 17, 2016

Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on March 14, 2016 at the address(es) listed below:

David Hernandez on behalf of Debtor 2 Rosemarie Arens david@rehablaw.com, G7699@notify.cincompass.com;fileabankruptcy@gmail.com

David Hernandez on behalf of Debtor 1 Christoper Arens david@rehablaw.com, G7699@notify.cincompass.com;fileabankruptcy@gmail.com

Patrick S Layng USTPRegion11.ES.ES@usdoj.gov

Zane L. Zielinski on behalf of Trustee Zane L. Zielinski zzielinski@wfactorlaw.com, zzielinski@ecf.epiqsystems.com;nbouchard@wfactorlaw.com;bharlow@wfactorlaw.com;zzielinski@wfactorlaw.com

Zane L. Zielinski trustee@zanezielinski.com, zzielinski@ecf.epiqsystems.com;nbouchard@wfactorlaw.com;bharlow@wfactorlaw.com;zzielinski@wfactorlaw.com

TOTAL: 5